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Attorney for Debtor(s)

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF ARIZONA**

In re:

Brenda Denell Hanserd,

Debtor.

SSN xxx-xx-7316
2773 E. Galveston Street
Chandler, AZ 85225

Case No. 2-09-bk-29038-DPC

CORRECTED

**CHAPTER 13 PLAN AND APPLICATION FOR
PAYMENT OF ADMINISTRATIVE EXPENSES**

- ☐ Original
- ☐ Amended
- ☒ First Modified

- ☐ Plan payments include post-petition
mortgage payments

This Modified Plan may affect creditor rights. **If you object to the treatment of your claim as proposed in this Plan, you must file a written objection by the deadline set forth in a Notice of Date to File Objections to Plan served on parties in interest.** If this is a joint case, then “Debtor” means both Debtors. This plan does not allow claims or affect the timeliness of any claim. To receive payment on your claim, you must file a proof of claim with the Bankruptcy Court, even if this Plan provides for your debt. The applicable deadlines to file a proof of claim were specified in the Notice of Commencement of Case. Except as provided in § 1323(c), a creditor who disagrees with the proposed treatment of its debt in this Plan must timely file an objection to the Plan.

If this is an Amended or Modified Plan, the reasons for filing this Amended or Modified Plan are: **N/A**

(A) **Plan Payments and Property to be Submitted to the Plan.**

(1) Plan payments start on **December 10, 2009**. The Debtor shall pay the Trustee as follows:

\$2,970.00 each month for month **1** through month **59**.
\$8,456.00 each month for month **60** through month **60**.

The proposed plan duration is **60** months. The applicable commitment period is **60** months. Section 1325(b)(4).

(2) In addition to the plan payments, Debtor will submit the following property to the Trustee: **None**

- (B) **Trustee's Percentage Fee.** Pursuant to 28 U.S.C. § 586(e), the Trustee may collect the percentage fee from all payments and property received, not to exceed 10%.
- (C) **Treatment of Administrative Expenses, Post-Petition Mortgage Payments and Claims.** Except adequate protection payments under (C)(1), post-petition mortgage payments under (C)(4), or as otherwise ordered by the Court, the Trustee will make disbursements to creditors after the Court confirms this Plan. Unless otherwise provided in Section (J), disbursements by the Trustee shall be pro rata by class (except adequate protection payments) and made in the following order:
- (1) **Adequate protection payments.** Section 1326(a)(1)(C) requires adequate protection payments to be made to creditors secured by personal property. Pursuant to Local Bankruptcy Rule 2084-6, the Trustee is authorized to make preconfirmation adequate protection payments to the certain secured creditors without a Court order, provided the claim is properly listed on Schedule D, the creditor files a secured proof of claim that includes documentation evidencing a perfected security agreement, and the debtor or creditor sends a letter to the Trustee requesting payment of preconfirmation adequate protection payments. The Trustee will apply adequate protection payments to the creditor's secured claim. After confirmation, unless the Court orders otherwise, adequate protection payments will continue in the same amount until claims to be paid before these claimants are paid in full, unless the confirmed plan or a court order specifies a different amount. **If a secured creditor disagrees with the amount of the proposed adequate protection payments or the plan fails to provide for such payments, the creditor may file an objection to confirmation of this plan, file a motion pursuant to §§ 362, 363, or do both.**

<u>Creditor</u>	<u>Property Description</u>	<u>Monthly Amount</u>
Wells Fargo Bank	2005 Lexus RX330	\$205.00

☐ See Section (J), Varying Provisions.

(2) **Administrative expenses.** Section 507(a)(2).

(a) Attorney fees. Debtor's attorney received **\$00.00** before filing. The balance of **\$850.00** or an amount approved by the Court upon application shall be paid by the Trustee. See Section (F) for any fee application.

(b) Other Administrative Expenses. **None**

☐ See Section (J), Varying Provisions.

(3) **Leases and Unexpired Executory Contracts.** Pursuant to § 1322(b), the Debtor assumes or rejects the following lease or unexpired executory contract. For a lease or executory contract with an arrearage to cure, the arrearage will be cured in the plan payments with regular monthly payments to be paid direct by the Debtor. The arrearage amount to be adjusted to the amount in the creditor's allowed proof of claim.

(a) Assumed:

<u>Creditor & Property Description</u>	<u>Estimated Arrearage Amount</u>	<u>Arrearage Through Date</u>
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None

(b) Rejected:

Creditor

Property Description

None

☐ See Section (J), Varying Provisions.

- (4) **Claims Secured Solely by Security Interest in Real Property.** A creditor identified in this paragraph may mail the Debtor all correspondence, notices, statements, payment coupons, escrow notices, and default notices concerning any change to the monthly payment or interest rate without such being a violation of the automatic stay. Unless stated below, Debtor is to pay post-petition payments direct to the creditor and prepetition arrearages shall be cured through the Trustee. No interest will be paid on the prepetition arrearage or debt unless otherwise stated. The arrearage amount is to be adjusted to the amount in the creditor's allowed proof of claim. Except as provided in Local Bankruptcy Rule 2084-23, if a creditor gets unconditional stay relief the actual cure amount to be paid shall be adjusted by the Trustee pursuant to the creditor's ***allowed*** proof of claim. If the Debtor is surrendering an interest in real property, such provision is in paragraph (E). The Debtor is retaining real property and provides for each such debt as follows:

<u>Creditor/Servicing Agent & Property Description</u>	<u>Collateral Value & Valuation Method</u>	<u>Post-Petition Mortgage Payments</u>	<u>Estimated Arrearage</u>	<u>Arrearage Through Date</u>
GMAC Mortgage Home	\$230,000.00 FMV	\$2,486.93 <input checked="" type="checkbox"/> Debtor will pay direct to creditor; <input type="checkbox"/> or Included in Plan payment. Trustee will pay creditor.	\$14,791.82	Petition Date

☐ See Section (J), Varying Provisions.

- (5) **Claims Secured by Personal Property or a Combination of Real and Personal Property.** Pursuant to § 1325(a), a secured creditor listed below shall be paid the amount shown as the Amount to be Paid on Secured Claim, with such amount included in the Plan payments. However, if the creditor's proof of claim amount is less than the Amount to be Paid on Secured Claim, then only the proof of claim amount will be paid. Any adequate protection payments are as provided in Section (C)(1) above. If a creditor fails to file a secured claim or files a wholly unsecured claim, the debtor may delete the proposed payment of a secured claim in the order confirming plan.

<u>Creditor and Property Description</u>	<u>Debt Amount</u>	<u>Value of Collateral and Valuation Method</u>	<u>Amount to be Paid on Secured Claim</u>	<u>Interest Rate</u>
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HSBC Electronics	\$2,927.00	\$500.00 FMV	\$500.00	4.25%
Wells Fargo 2005 Lexus RX330	\$17,067.34	\$17,067.34 FMV	\$17,067.34	4.55%

☐ See Section (J), Varying Provisions.

(6) **Priority Unsecured Claims.** All allowed claims entitled to priority treatment under § 507 shall be paid in full pro rata.

(a) **Unsecured Domestic Support Obligations.** The Debtor shall remain current on such obligations that come due after filing the petition. Unpaid obligations before the petition date are to be cured in the plan payments.

<u>Creditor</u>	<u>Estimated Arrearage Amount</u>	<u>Arrearage Through Date</u>
None		

(b) Other unsecured priority claims.

<u>Creditor</u>	<u>Type of Priority Debt</u>	<u>Estimated Amount</u>
IRS	Income tax	\$7,417.25

☐ See Section (J), Varying Provisions.

(7) **Codebtor Claims.** The following codebtor claim is to be paid per the allowed claim, pro rata before other unsecured nonpriority claims.

<u>Creditor</u>	<u>Codebtor Name</u>	<u>Estimated Debt Amount</u>
None		

☐ See Section (J), Varying Provisions.

(8) **Unsecured Nonpriority Claims.** Allowed unsecured nonpriority claims shall be paid pro rata the balance of payments under the Plan.

☐ See Section (J), Varying Provisions.

(D) **Lien Retention.** Secured creditors shall retain their liens until payment of the underlying debt determined under nonbankruptcy law or upon discharge, whichever occurs first. Federal tax liens shall continue to attach to property excluded from the bankruptcy estate under 11 U.S.C. § 541(c)(2) until the Internal Revenue Service is required to release the liens in accordance with non bankruptcy law.

☐ See Section (J), Varying Provisions.

- (E) **Surrendered Property.** Debtor surrenders the following property to the secured creditor. Upon confirmation of this Plan or except as otherwise ordered by the Court, bankruptcy stays are lifted as to the collateral to be surrendered. Any secured claim filed by such creditor shall receive **no** distribution until the creditor files an allowed unsecured claim or an amended proof of claim that reflects any deficiency balance remaining on the claim. ***Should the creditor fail to file an amended unsecured claim consistent with this provision, the Trustee need not make any distributions to that creditor.***

<u>Creditor</u>	<u>Property Being Surrendered</u>
The Townes at South Park	500 N. Roosevelt, #11, Chandler, AZ
Wells Fargo Mortgage	500 N. Roosevelt, #11, Chandler, AZ

- (F) **Attorney Application for Payment of Attorney Fees.** Counsel for the Debtor has received a prepetition retainer of **\$00.00**, to be applied against fees and costs incurred. Fees and costs exceeding the retainer shall be paid from funds held by the Chapter 13 Trustee as an administrative expense. Counsel will be paid as selected in paragraph (1) or (2) below:

- (1) **Flat Fee.** Counsel for the Debtor has agreed to a total sum of **\$850.00** to represent the Debtor. Counsel has agreed to perform the following services through confirmation of the plan:

- ☐ All of the below, except Additional Services.
- ☒ Review of financial documents and information.
- ☒ Consultation, planning, and advice, including office visits and telephone communications.
- ☐ Preparation of Petition, Schedules, Statement of Financial Affairs, Master Mailing List.
- ☒ Preparation and filing of Chapter 13 Plan, Plan Analysis, and any necessary amendments.
- ☐ Attendance at the § 341 meeting of creditors.
- ☒ Resolution of creditor objections and Trustee recommendations, and attendance at hearings.
- ☒ Reviewing and analyzing creditor claims for potential objections, and attendance at hearings.
- ☒ Responding to motions to dismiss, and attendance at hearings.
- ☒ Responding to motions for relief from the automatic stay, and attendance at hearings.
- ☒ Drafting and mailing of any necessary correspondence.
- ☒ Preparation of proposed order confirming the plan.
- ☐ Representation in any adversary proceedings.
- ☐ Representation regarding the prefiling credit briefing and post-filing education course.

Additional Services. Counsel for the Debtor has agreed to charge a flat fee for the following additional services provided to the Debtor after confirmation of the plan:

- ☒ Preparation and filing of Modified Plan \$850.00.
- ☒ Preparation and filing of motion for moratorium \$850.00.
- ☒ Responding to motion to dismiss, and attendance at hearings \$500.00.
- ☒ Defending motion for relief from the automatic stay or adversary proceeding \$650.00.
- ☒ Preparation and filing of any motion to sell property \$1,200.00.
- ☐ Other _____.

All other additional services will be billed at the rate of \$275.00 per hour for attorney time and \$65.00 per hour for paralegal time. Counsel will file and notice a separate fee application detailing the additional fees and costs requested. Counsel will include *all* time expended in the case in the separate fee application.

☐ See Section (J), Varying Provisions.

- (2) **Hourly Fees.** For hourly fees to be paid as an administrative expense, counsel must file and notice a separate fee application detailing the additional fees and costs requested. The application must include all time expended in the case.

Counsel has agreed to represent the Debtor for all services related to the Chapter 13 bankruptcy to be billed at the rate of \$N/A per hour for attorney time and \$N/A per hour for paralegal time.

☐ See Section (J), Varying Provisions.

- (G) **Vesting.** Property of the estate shall vest in the Debtor upon confirmation of the Plan. The following property shall not revest in the Debtor upon confirmation: **None**

☐ See Section (J), Varying Provisions.

- (H) **Tax Returns.** While the case is pending, the Debtor shall provide to the Trustee a copy of any post-petition tax return within thirty days after filing the return with the tax agency. The Debtor has filed all tax returns for all taxable periods during the four-year period ending on the petition date, except: **None**

☒ See Section (J), Varying Provisions.

- (I) **Funding Shortfall.** Debtor will cure any funding shortfall before the Plan is deemed completed.

-
- (J) **Varying Provisions.** The Debtor submits the following provisions that vary from the Local Plan Form, Sections (A) through (H):

- (1) **(H) Tax Returns: While the case is pending , the Debtor shall provide to the Trustee a copy of any post-petition tax returns within thirty (30) days after filing the return for tax years 2010, 2011, 2012, and 2013 and shall turn over any net federal and state tax refunds for tax years 2010, 2011, 2012, and 2013 as a plan supplement.**
- (2) **The Debtor has entered a stipulated order for the cancellation and release of Deed of Trust Lien held by GMAC Mortgage, LLC. The stipulated order was signed by the court on February 1, 2010. Said stipulated order will be incorporated by reference in the Debtors' Order Confirming Chapter 13 Plan.**
-

- (K) **Plan Payment Summary.** If there is a discrepancy between paragraphs (A) - (J) and paragraphs (K) - (M), then the provisions of paragraphs (A) - (J) and the confirmed plan control.

- (1) Trustee's compensation (10% of plan payments). \$18,368.60
- (2) Ongoing post-petition mortgage payments. \$00.00

- (3) Administrative expenses and claims. \$850.00
- (4) Priority claims. \$7,417.25
- (5) Prepetition mortgage or lease arrears, or amount to cure defaults, including interest \$14,791.82
- (6) Secured personal property claims, including interest. \$18,183.68
- (7) Amount to unsecured nonpriority claims. \$124,074.65
- Total of plan payments. \$183,686.00**

(L) **Section 1325 Analysis.**

(1) Best Interest of Creditors Test:

- (a) Value of Debtor's interest in nonexempt property. \$4,915.00
- (b) Plus: Value of property recoverable under avoiding powers. \$00.00
- (c) Less: Estimated Chapter 7 administrative expenses. \$1,266.25
- (d) Less: Amount to unsecured priority creditors. \$7,417.25
- (e) **Equals:** Estimated amount payable to unsecured nonpriority claims if
Debtor filed Chapter 7. \$00.00

Paragraph (2) to be completed by debtors whose current monthly income exceeds the state's median income.

(2) Section 1325(b) Analysis:

- (a) Monthly disposable income under § 1325(b)(2), Form B22C, Statement of
Current Monthly Income. \$00.00
- (b) Applicable commitment period. x 60
- (c) Section 1325(b)(2) monthly disposable income amount multiplied by 60. \$00.00

(M) **Estimated Amount to Unsecured Nonpriority Creditors Under Plan.** \$124,074.65

Dated: December 27, 2013

/s/Brenda Denell Hanserd

Brenda Denell Hanserd
Debtor

/s/RJS007293

Raymond J. Steele
Attorney for Debtor

United States Bankruptcy Court
District of Arizona

In re:
BRENDA DENELL HANSERD
Debtor

Case No. 09-29038-DPC
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0970-2

User: cantrellp
Form ID: pdf010

Page 1 of 3
Total Noticed: 61

Date Rcvd: Jan 10, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 12, 2014.

db +BRENDA DENELL HANSERD, 2773 EAST GALVESTON STREET, CHANDLER, AZ 85225-4258
cr +C/O MARK S. BOSCO WELLS FARGO BANK, N.A., TIFFANY & BOSCO, P.A., 2525 E. CAMELBACK RD.,
SUITE 300, ESPLANADE II, PHOENIX, AZ 85016-4237
cr +Capital One, N.A., Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Suite #200,
Tucson, AZ 85712-1083
cr +GMAC MORTGAGE, LLC, Pite Duncan, LLP, 4375 Jutland Drive, suite 200, po box 17933,
San Diego, CA 92177-7921
cr +OCWEN LOAN SERVICING, LLC, 3451 HAMMOND AVENUE SUITE 150, WATERLOO, IA 50702-5345
cr +PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr +Townes at South Park Homeowners Association, Carpenter Hazlewood Delgado & Wood, PLC,
1400 E. Southern Avenue, Suite 400, Tempe, AZ 85282-5693
8641334 +AMERICAN EXPRESS, C/O PHILLIPS & COHEN ASSOCIATES, LTD., 258 CHAPMAN RD. #205,
NEWARK DE 19702-5444
8641333 AMERICAN EXPRESS, BOX 0001, LOS ANGELES CA 90096-8000
8735455 American Express Centurion Bank, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
8641337 #BANK OF AMERICA, P.O. BOX 15026, WILMINGTON DE 19850-5026
8641336 +BANK OF AMERICA, P.O. BOX 15027, WILMINGTON DE 19850-5027
8641338 +CARDMEMBER SERVICE, PO BOX 15298, WILMINGTON DE 19850-5298
8641339 +CHANDLER REGIONAL MEDICAL CENTER, FILE 56233, LOS ANGELES CA 90074-0001
8641340 CITIBANK, PO BOX 6003, HAGERSTOWN MD 21747-6003
11485589 +Capital One, N.A., Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Suite 200,
Tucson, AZ 85712-1083
8899987 +Chase Bank USA, N.A., by PRA Receivables Management, LLC, POB 12907, NORFOLK, VA 23541-0907
8681612 DEPARTMENT STORES NATIONAL BANK/MACYS, NCO FINANCIAL SYSTEMS, INC., PO BOX 137,
COLUMBUS, GA 31902-0137
8681611 DEPARTMENT STORES NATIONAL BANK/VISA, NCO FINANCIAL SYSTEMS, INC., PO BOX 137,
COLUMBUS, GA 31902-0137
8641342 DOBSON PLACE II COMMUNITY ASSOCIATION, 1600 W BROADWAY STE 200, TEMPE AZ 85282-1136
8641343 #+EXECUTIVE TRUSTEE SERVICES, LLC, 2255 NORTH ONTARIO STREET, SUITE 400, BURBANK CA 91504-3190
8899590 +FIA Card Services NA aka Bank of America, by PRA Receivables Management, LLC, PO Box 12907,
Norfolk VA 23541-0907
8641344 +FIRST AMERICAN TITLE INSURANCE CO., PO BOX 2922, PHOENIX AZ 85062-2922
8641346 +GMAC MORTGAGE, HOME EQUITY FUNDING, 4 WALNUT GROVE DRIVE, HORSHAM PA 19044-2201
8641348 +GMAC MORTGAGE LLC, ATTN: ALVARO G. DE MOLINA, PRESIDENT, 1100 VIRGINIA DR,
FORT WASHINGTON PA 19034-3204
8869836 GMAC Mortgage, LLC, Attn: Bankruptcy Department, Ft. Washington, PA 19034
8681353 +GMAC Mortgage, LLC, c/o Pite Duncan, LLP, 4375 Jutland Drive, suite 200, P.O. Box 17933,
San Diego, CA 92177-7921
8641350 +HSBC, ATTN: BANKRUPTCY DEPARTMENT, PO BOX 5213, CAROL STREAM IL 60197-5213
8728102 +HSBC Bank Nevada, N.A., Bass & Associates, P.C., 3936 E. Ft. Lowell Rd, Suite 200,
Tucson, AZ 85712-1083
8641352 +LAWYERS TITLE OF ARIZONA, INC, 40 EAST MITCHELL DRIVE, STE 100, PHOENIX AZ 85012-2330
8641353 MACY'S, PO BOX 4562, CAROL STREAM IL 60197-4562
8641354 +MCYDSNB, 9111 DUKE BLVD., MASON OH 45040-8999
8641355 MERS, P.O. BOX 2026, FLINT MI 48501-2026
8641357 +MORTGAGE ELECTRONIC REGISTRATION SYSTEM,, 1100 VIRGINIA DR., FORT WASHINGTON PA 19034-3204
8641358 MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, R.K. ARNOLD, PRESIDENT, 1818 LIBRARY ST. #300,
RESTON VA 20190-6280
12628674 +OCWEN LOAN SERVICING, LLC, ATTN:BANKRUPTCY DEPARTMENT, 1100 VIRGINIA DR, SUITE 175,
FORT WASHINGTON, PA 19034-3204
9060411 ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates, LLC, PO Box 41067,
Norfolk, VA 23541)
8883072 +PRA Receivables Management, LLC, As Agent Of Portfolio Recovery Assocs., PO Box 12914,
NORFOLK VA 23541-0914
8834154 +THE BANK OF NEW YORK TRUST CO, GMAC MORTGAGE INC, ATTN: BANKRUPTCY DEPT,
4375 JUTLAND DR STE 200, PO BOX 17933, SAN DIEGO CA 92177-7921
8641361 +THE TOWNES AT SOUTHPARK, C/O L & R PAYMENT PROCESSING CENTER, PO BOX 500310,
SAN DIEGO CA 92150-0310
8695935 +The Bank of New York Trust Company as Indenture Tr, c/o GMAC Mortgage, LLC,
ATTN: Bankruptcy Department, 1100 Virginia Drive, Ft. Washington, PA 19034-3204
8711984 +Townes at South Park Homeowners Association, c/o Carpenter Hazlewood Delgado & Wood,
1400 E. Southern Ave., Ste. 400, Tempe, AZ 85282-5693
8641362 +VERIZON WIRELESS, 404 BROCK DRIVE, BLOOMINGTON IL 61701-2654
8641364 +WELLS FARGO BANK, PO BOX 9210, DES MOINES IA 50306-9210
8641365 +WELLS FARGO BANK, N.A., PO BOX 5137, DES MOINES IA 50305-5137
8641366 +WELLS FARGO BANK, N.A., CARRIE L TOLSTEDT, PRESIDENT, 420 MONTGOMERY ST,
SAN FRANCISCO CA 94104-1298
8842082 +WELLS FARGO BANK, N.A. C/O MARK S. BOSCO, 2525 E. CAMELBACK RD. SUITE 300,
PHOENIX, AZ 85016-4237
8641367 +WELLS FARGO MORTGAGE, PO BOX 54180, LOS ANGELES CA 90054-0180
8878824 Wells Fargo Bank NA, PO Box 10438, Des Moines, IA 50306-0438
8660642 +Wells Fargo Bank, N.A., c/o Wells Fargo Card Services, Recovery Department, P.O. Box 9210,
Des Moines, IA 50306-9210

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: bankruptcynotices@azdor.gov Jan 11 2014 00:26:35 AZ DEPARTMENT OF REVENUE,
BANKRUPTCY & LITIGATION, 1600 W. MONROE, 7TH FL., PHOENIX, AZ 85007-2650
8641335 +E-mail/Text: bankruptcynotices@azdor.gov Jan 11 2014 00:26:36 ARIZONA DEPARTMENT OF REVENUE,
SPECIAL OPERATIONS SECTION, 1600 W. MONROE, ROOM 720, PHOENIX AZ 85007-2612
8651338 E-mail/PDF: mrdiscen@discoverfinancial.com Jan 11 2014 00:35:54 DISCOVER BANK,
DFS Services LLC, PO Box 3025, New Albany, Ohio 43054-3025
8641341 E-mail/PDF: mrdiscen@discoverfinancial.com Jan 11 2014 00:35:54 DISCOVER FIN SVCS LLC,
PO BOX 15316, WILMINGTON DE 19850-5316
8883066 E-mail/PDF: gecsed@recoverycorp.com Jan 11 2014 00:29:04 GE Consumer Finance,
For GE Money Bank, dba ETHAN ALLEN/GEMB, PO Box 960061, Orlando FL 32896-0661
8641345 +E-mail/PDF: gecsed@recoverycorp.com Jan 11 2014 00:29:50 GEMB/ETHAN ALLEN, PO BOX 981439,
EL PASO TX 79998-1439
8641349 +E-mail/Text: aida@gorenter.com Jan 11 2014 00:26:53 GORENTERS.COM,
645 EAST MISSOURI AVE, STE 270, PHOENIX AZ 85012-1371
11892968 +E-mail/PDF: gecsed@recoverycorp.com Jan 11 2014 00:29:50 Green Tree Servicing LLC,
7340 S. Kyrene Rd, Recovery Dept T120, Tempe, AZ 85283-4573
8641351 E-mail/Text: cio.bncmail@irs.gov Jan 11 2014 00:27:09 INTERNAL REVENUE SERVICE,
CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 21126, PHILADELPHIA PA 19114-0326
8641359 E-mail/Text: bnc@nordstrom.com Jan 11 2014 00:27:05 NORDSTROM BANK, PO BOX 79134,
PHOENIX AZ 85062-9134
8665862 +E-mail/Text: bnc@nordstrom.com Jan 11 2014 00:27:05 Nordstrom fsb, POB 6566,
Englewood, CO 80155-6566

TOTAL: 11

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr The Bank of New York Trust Company as Indenture Tr
cr* +Green Tree Servicing LLC, 7340 S Kyrene Rd, Recovery Dept T120, Tempe, AZ 85283-4573
cr* +++HSBC Bank Nevada, N.A., Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite 200,
Tucson, AZ 85712-1083
8899798* +FIA Card Services NA aka Bank of America, By PRA Receivables Management, LLC, PO Box 12907,
Norfolk VA 23541-0907
8641356* MERS, PO BOX 2026, FLINT MI 48501-2026
8641347 ##+GMAC MORTGAGE LLC, 100 WITMER ROAD, PO BOX 963, HORSHAM PA 19044-0963
8641360 ##SEARS, PO BOX 6564, THE LAKES NV 88901-6564
8641363 ##WELLS FARGO BANK, PO BOX 94435, ALBUQUERQUE NM 87199-4435

TOTALS: 1, * 4, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '+++' were transmitted to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(e).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 12, 2014

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 9, 2014 at the address(es) listed below:

BRIAN A PAINO on behalf of Creditor The Bank of New York Trust Company as Indenture Trustee
of Series 2007-HE2 ecfazb@piteduncan.com
CHAD PHILIP MIESEN on behalf of Creditor Townes at South Park Homeowners Association
chad@carpenterhazlewood.com,
debbie@carpenterhazlewood.com;james@carpenterhazlewood.com;chad.miesen@ecf.inforuptcy.com
JOSEPHINE E SALMON on behalf of Creditor GMAC MORTGAGE, LLC ecfazb@piteduncan.com
KEVIN HAHN on behalf of Creditor GMAC MORTGAGE, LLC kevin@mclaw.org, JTran@mclaw.org
MARK S. BOSCO on behalf of Creditor C/O MARK S. BOSCO WELLS FARGO BANK, N.A. ecf@tblaw.com
RAYMOND J. STEELE on behalf of Debtor BRENDA DENELL HANSERD raymondjsteele@qwestoffice.net
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TOTAL: 8